

Exhibit 35

**IN THE UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF OKLAHOMA**

MICHELLE BELL,)	
)	
Plaintiff,)	Case No. 5:10-cv-00338-D
)	
vs.)	
)	
MIDLAND CREDIT MANAGEMENT,)	
INC.,)	
)	
Defendant.)	

DECLARATION OF CRAIG THOR KIMMEL

1. I am an attorney in good standing and have been admitted to practice in the state of Pennsylvania, and the federal district courts for the Eastern and Middle Districts of Pennsylvania. I am also in good standing and admitted to practice in the state of New York and the and the federal district court for Southern District of New York I am also in good standing and admitted to practice in Massachusetts and the federal district court of Massachusetts, Boston Division.

2. I am active in the Philadelphia Trial Lawyers Association, Pennsylvania Bar Association, the New York Bar Association, and I am also a member in good standing of the National Association of Consumer Advocates (www.naca.org) and the American Bar Association.

3. Since 1997, I have served as legal consultant to the Pennsylvania House of Representatives, Consumer Affairs Committee, and have been credited with writing the first Computer Lemon Law bill, which has served as a model not only for Pennsylvania, but Illinois, Connecticut and California.

4. I have also worked with the Commonwealth in writing the only two amendments to the Pennsylvania Lemon Law: inclusion of leased vehicles and notice provisions involving reacquired vehicle sales.

5. I wrote the first computer lemon law bill that served as a model for the legislatures in Pennsylvania, Illinois and California.

6. Beginning in 1989, I have personally represented many thousands of consumers in all aspects of litigation including numerous jury trials and arbitrations.
7. I have been class counsel and class co-counsel in matters against large auto manufacturers such as Maytag, Nissan, Kia, Mitsubishi, Hyundai, General Motors, Toyota and others, as well as debt collectors such as NCO Financial and others.
8. I have also successfully briefed and argued cases before the United States Court of Appeals for the Third Circuit in matters of national impact, specifically relating to 16 CFR Part 703 and the American Arbitration Act of 1929.
9. I have been interviewed more than 200 times by newspapers, magazines, television and radio, as well as being regularly featured as consumer correspondent on various programs and talk shows. I have been featured on over 1000 news stories/shows and appeared multiple times on the CBS Early Show and Good Morning America, Extra Magazine etc.
10. As an expert in the field of warranty litigation, I have presented Continuing Legal Education seminars for the Bar and spoken for professional organizations across the tri-state region more times than I can recall.
11. I have been asked by counsel to review statement of time submitted for this case and find that the time incurred by Plaintiff's attorneys, paralegals, law clerk, and legal assistant was reasonable given the complexity of issues presented and research necessary to initiate and prosecute a consumer's claims under the FDCPA.
12. The total time expended by Plaintiff's attorneys of 21.8 hours is reasonable for the excellent results obtained, and is well within the standards for appropriateness in such a case.

Dated: August 18, 2010.

By: /s/ Craig Thor Kimmel
CRAIG THOR KIMMEL

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MICHELLE BELL,)	
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Plaintiff,)	Case No. 5:10-cv-00338-D
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MIDLAND CREDIT MANAGEMENT,)	
INC.,)	
)	
Defendant.)	

DECLARATION OF LARRY P. SMITH

1. I am an active attorney in good standing in the State of Illinois.
2. I have represented at least five thousand consumers over the past approximately nine (9) years.
3. I have been admitted to the United States District Courts for the Northern and Central Districts of Illinois.
4. I have been admitted to practice in the Indiana and Wisconsin Federal Courts, and the Eastern District of Missouri Federal Court.
5. I have been admitted pro hac vice in Arizona's Federal District Court, Georgia state and federal Courts, Michigan, Missouri, Wisconsin, Ohio and Indiana state courts in order to represent consumers.
6. I have handled about 1,000 Federal Debt Collection Practices Act ("FDCPA") cases similar to the instant matter.
7. I am very familiar with the work that is entailed in representing a consumer in a creditor debtor action pursuant to the FDCPA.
8. I have provided interviews and advice for consumer reporters on FOX TV and NBC News Target 5 Reports and have been a guest on WGN Radio's Extension 720 with Milt Rosenberg.
9. I have briefed and argued countless cases regarding consumer fraud and Fair Credit Reporting Act claims, and have argued successfully in the appellate

- courts for the State of Illinois on consumer rights issues, and have argued before the 7th Circuit Court of Appeals.
10. I have tried over a dozen consumer fraud cases to verdict, and have arbitrated over 700 consumer cases.
 11. I have amicably resolved over 300 consumer fraud, Fair Credit Reporting Act and Fair Debt Collection Practices Act cases via settlement.
 12. I am familiar with the hourly rates charged by consumer attorneys in federal consumer cases.
 13. I have reviewed Plaintiff's Itemized Time Entries included in Weisberg & Meyers, LLC's Statement of Services.
 14. I have been asked by the Plaintiff's attorneys in the above-captioned matter to review the attorneys' time incurred in this case and find that the time spent by the attorneys, paralegals, law clerk, and legal assistant is reasonable and necessary given the complexity of the issues presented and the experience necessary to successfully prosecute a claim under the Fair Debt Collection Practices Act.
 15. I have reviewed the biographical information pertaining to Plaintiff's attorneys who performed work in this case.
 16. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, the hourly rates charged by Plaintiff's attorneys are reasonable, and in fact lower than the rates charged by many attorneys with similar experience in federal consumer cases.
 17. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, in my opinion, the work performed and hourly rates charged by Plaintiff's attorneys, paralegals, law clerk, and legal assistant was reasonable.
 18. Under penalties as provided by law pursuant, the undersigned certifies that the statements set forth in this affidavit are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies aforesaid that he verily believes to be true.

Dated: August 18, 2010.

By: /s/ Larry P. Smith
LARRY P. SMITH

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Plaintiff,)	Case No. 5:10-cv-00338-D
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vs.)	
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MIDLAND CREDIT MANAGEMENT,)	
INC.,)	
)	
Defendant.)	

DECLARATION OF TODD M. FRIEDMAN

1. I am an attorney licensed to practice in the states of Illinois and California. I am admitted to practice before the U.S. District for the Central District of Illinois and the US District for the Northern, Eastern, Southern, and Central Districts of California, and the Ninth Circuit Court of Appeals.
2. I am the founding partner of Todd M. Friedman, P.C., and I am the firm's managing partner.
3. I have devoted my practice to consumer litigation, including fair debt collection, lemon law, fair credit reporting and truth in lending litigation. Prior to opening my practice, I was the managing attorney at a top consumer litigation firm. I have represented thousands of consumers in Illinois and California, and have prevailed in numerous trials and arbitrations.
4. I have been asked by the Plaintiff's attorneys in the above-captioned matter to review the attorneys' time incurred in this case and find that said time is reasonable given the complexity of the issues presented and the experience necessary to successfully prosecute a claim under the Fair Debt Collection Practices Act.
5. I am familiar with the hourly rates charged by consumer attorneys in federal consumer cases.
6. I have reviewed the Plaintiff's attorneys' itemized time entries included in Weisberg & Meyers, LLC's Statement of Services.
7. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, I find that the

hourly rates charged by Plaintiff's attorneys are reasonable and in fact lower than rates charged by many attorneys with similar experience in federal consumer cases.

8. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, I find that the hourly rates charged by Plaintiff's paralegals are reasonable.
9. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, I find that the hourly rates charged by Plaintiff's Law Clerk are reasonable.
10. Based upon my many years of experience practicing consumer law and based upon my research into the current rates for consumer litigators, I find that the hourly rates charged by Plaintiff's Legal Assistant are reasonable.

I understand that I am affirming the truth of the factual claims made in this declaration.

Dated: August 18, 2010.

By: /s/ Todd M. Friedman
TODD M. FRIEDMAN